

SENATOR CONWAY: I don't want to take your time. I know how precious it is to you.

SENATOR HABERMAN: So we already have a method that somebody can insure themselves against the uninsured motorist.

SENATOR CONWAY: You bet.

SENATOR HABERMAN: And now you are adding another insurance policy or bond that they have to buy, or, yes, they have to buy.

SENATOR CONWAY: Yes, sure.

SENATOR HABERMAN: Now is this going to raise the cost of insurance premiums?

SENATOR CONWAY: I do not believe that it will, I think primarily because now there will be someone to subrogate against. Right now we are bearing all the costs of all the damage, except for the individual, the uninsured individual's losses, and even in some cases some of those...

SENATOR HABERMAN: (Interrupting.) Okay, you say it doesn't, but the insurance industry says it will.

SENATOR CONWAY: Well, the insurance industry is having some trouble deciding what it will do because I'm taking the handout that they gave me of information, and that information, on the front page, talks about Kansas. It says, so the result is that all people with insurance pay higher premiums because the losses are passed on to everyone else. Those people who have insurance are paying for all the loss right now.

SENATOR BEUTLER: One minute.

SENATOR HABERMAN: Thank you, Senator Conway. Thank you, Mr. President.

SENATOR BEUTLER: Senator Hall.

SENATOR HALL: Question.

SENATOR BEUTLER: Question has been called. Do I see five hands? I do. All those in favor of ceasing debate say